

the subject matter which Applicants regard as their invention. The amendment is addressed more fully below.

Claim 40 stands rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicants regard as their invention.

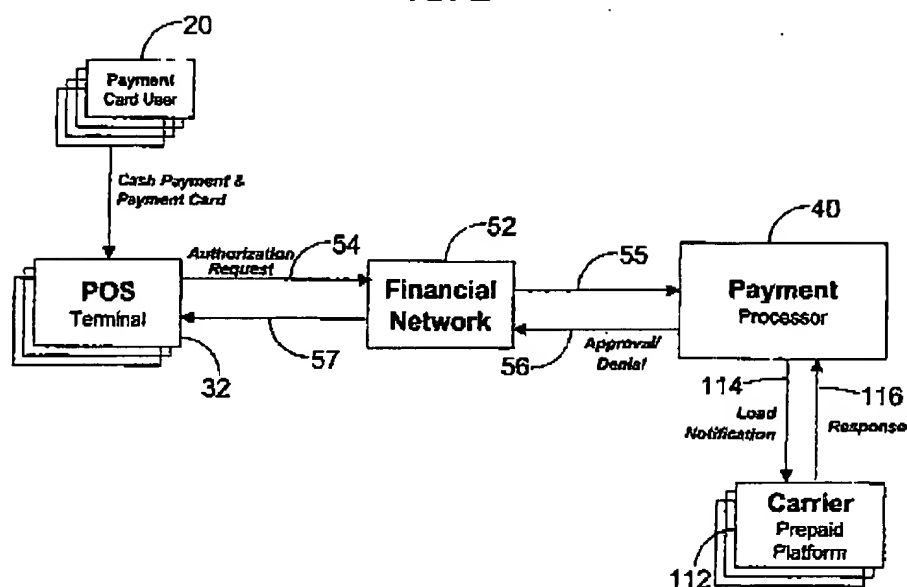
Applicants have amended claim 40 to more clearly point out the subject matter which Applicants regard as their invention. Regarding the association between the account identifier of the intermediary account and the end user's prepaid account, amended claim 40 now recites that the association includes information that allows the central payment processor to identify the end-user's prepaid account when presented with the account identifier.

In claim 40, an account identifier is used to reference an intermediary account. The intermediary account may be maintained, for example, on the central payment processor. (Resnick, page 7, lines 29-30). The central payment processor can be conveniently implemented, for example, on a suitable general purpose digital computer. (Resnick, page 6, lines 28-30).

The end-user account is typically a different account that is maintained, for example, at the carrier's prepaid platform. (Resnick, page 7-8, lines 30-2). Claim 40 recites that the intermediary account and the end-user's prepaid account are associated. Claim 40 has been amended to more clearly point out that, the association includes information that allows the central payment processor to identify the end-user's prepaid account when presented with the account identifier.

Figure 2 is a flowchart illustrating one exemplary embodiment of the present invention.

FIG. 2



In this illustrative example, the payment card user enters his/her intermediary account identifier at the point-of-sale terminal. The central payment processor receives the account identifier over the financial network. Because the account identifier has been associated with the payment card user's prepaid account maintained on the carrier prepaid platform, the central payment processor is able to identify the prepaid account when presented with the account identifier.

Claim 40 has also been amended to more clearly point out that the present invention facilitates the occurrence of a payment transaction between the end-user and the point-of-sale. The present invention facilitates the transaction by providing the components (e.g., processes, protocol, software, etc.) that are used to load value to the end-user's prepaid account via the intermediary account using the account identifier. The payment transaction between the end-user and the point-of-sale occurs as one step in this process.

Given the amendment to claim 40 and the above remarks, Applicants respectfully submit that independent claim 40 should no longer be considered vague and indefinite. Therefore, Applicants respectfully requests that the rejection of independent claim 40 and dependent claims 41-47 and 59-65 depending thereon be withdrawn.

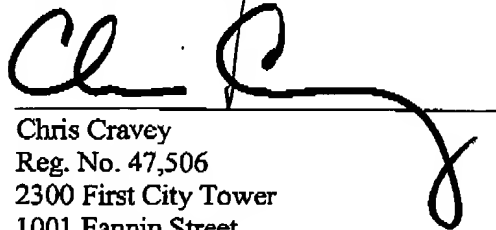
III. CONCLUSION

Applicant believes this reply to be fully responsive to all outstanding issues and places this application in condition for allowance. Reconsideration of the application is respectfully requested. No extensions of time or any other fees are believed to be required. However, if any extensions or time or other fees are required for any reason relating to the enclosed materials the Commissioner is authorized to deduct said fees from the Vinson & Elkins L.L.P. Deposit Account No. 22-0365, Attn: PRE556/4-002DIV.

The Examiner is invited to contact the undersigned attorney at 713-758-2572 with any questions, comments or suggestions relating to the referenced patent application.

Respectfully submitted,

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Marked Up Versions Pursuant to Rule 121**In the claims:**

40. (Four times amended) A method for effecting payment for telephone services comprising:

establishing an intermediary account having a corresponding account identifier;

associating the account identifier of the intermediary account with an end-user's prepaid account maintained by a telecommunication vendor and storing the association in a database coupled to a central payment processor, wherein the association includes information that allows the central payment processor to identify the end-user's prepaid account when presented with the account identifier;

[conducting] facilitating a payment transaction between the end-user and a point-of-sale, the payment transaction comprising receiving a payment from the end-user at [a] the point-of-sale together with the account identifier for loading value into the end-user's prepaid account;

electronically communicating data indicative of the transaction from the point-of-sale to the central payment processor;

in the central payment processor, validating the transaction data and transmitting a response to the point-of-sale;

in the central payment processor, if the validating step results in approval of the transaction, sending a message to the telecommunication vendor for loading value into the end-user's associated prepaid account responsive to the payment transaction.